

United States Bankruptcy Court
Eastern District of New YorkIn re:
Catherine V Selfridge
DebtorCase No. 15-40342-ess
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 262Page 1 of 2
Total Noticed: 37

Date Rcvd: May 06, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2015.

db +Catherine V Selfridge, 337 Stanley Ave, Staten Island, NY 10301-2812
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
8497029 +Che Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
8497033 +DirectTV, PO Box 178626, Phoenix, AZ 85062
8497037 +Liezl Villaverde, MD, 105 Byrne Ave, Staten Island, NY 10314-4406
8497038 +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
8497039 +Pavlides & Benson OB/GYN, 2 Teleport Drive #207, Staten Island, NY 10311-1004
8497040 +Pediatric Eyecare Of SI, 2504 Richmond Road, Staten Island, NY 10306-2305
8497041 +Physicians Of University Hospital, One Edgewater Sttreet, 6th Floor, Staten Island, NY 10305-4900
8497042 +Pinnacle Credit Service, 7900 Highway 7 #100, St Louis Park, MA 55426-4045
8497044 +Quest Diagnostics, P O Box 740985, Cincinnati, OH 45274-0985
8497047 +RMA Of New Jersey, 140 Allen Road, Basking Ridge, NJ 07920-2976
8497048 +RTR Financial Services, 2 Teleport Drive, Ste 302, Staten Island, NY 10311-1004
8497045 +Regional Claims Recovery Service, P O Box 417460, Boston, MA 02241-7460
8497046 +Regional Imaging & Therap. Radiology Svs, P O Box 371493, Pittsburgh, PA 15250-7493
8497049 +Seaview Anesrhia Group PC, P O Box 5807, New York, NY 10087-5807
8497050 +Seaview Anesthesia Group, P O BOX 5807, NEW YORK, NY 10087-5807
8497051 +Staten Island University Hospital, P O Box 29772, New York, NY 10087-9772
8497053 +Transworld Sys Inc/99, Pob 15636, Wilmington, DE 19850-5636
8497055 +United Medical Surgical, PO Box 9112, Uniondale, NY 11555-9112
8497056 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)
8497057 +William Hecht, PC, 901 North Broadway, Ste 3B, White Plains, NY 10603-2413
8497058 +Willliam A Hecht, PC, 901 N. Broadway, Ste 3B, White Plains, NY 10603-2413

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov May 06 2015 18:15:20

Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
8497027 +EDI: RMCB.COM May 06 2015 18:13:00 AMCA, P O Box 1235, Elmsford, NY 10523-0935
8497028 +E-mail/Text: banko@berkscredit.com May 06 2015 18:15:17 Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
8497030 +EDI: WFNNB.COM May 06 2015 18:13:00 Comenity Bank/womnwthn, PO Box 182789, Columbus, OH 43218-2789
8497031 +EDI: CCS.COM May 06 2015 18:13:00 Credit Coll, PO Box 9134, Needham, MA 02494-9134
8497032 +EDI: CCS.COM May 06 2015 18:13:00 Credit Collection Services, Two Wells Ave, Newton, MA 02459-3246
8497034 +EDI: GMACFS.COM May 06 2015 18:13:00 GMAC, P O Box 380903, Bloomington, MN 55438-0903
8497035 +E-mail/Text: ebnsterling@weltman.com May 06 2015 18:15:19 Kay Jewelers, P.O. Box 740425, Cincinnati, OH 45274-0425
8497036 +EDI: CBSKOHL.S.COM May 06 2015 18:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
8497043 +EDI: PRA.COM May 06 2015 18:13:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962
8497052 +EDI: WTRRN.BANK.COM May 06 2015 18:13:00 Target Card Services, P O Box 660170, Dallas, TX 75266-0170
8497054 +E-mail/Text: bankruptcydepartment@ncogroup.com May 06 2015 18:15:27 Transworld Systems Inc, 507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0207-1

User: admin
Form ID: 262

Page 2 of 2
Total Noticed: 37

Date Rcvd: May 06, 2015

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2015 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com
Kevin B Zazzera on behalf of Debtor Catherine V Selfridge kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Form BLDfnd7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271–C Cadman Plaza East, Suite 1595
Brooklyn, NY 11201–1800

IN RE:

CASE NO: 1–15–40342–ess

Catherine V Selfridge

337 Stanley Ave
Staten Island, NY 10301

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx–xx–1871

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on January 28, 2015; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above–named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: May 6, 2015

s/ Elizabeth S. Stong
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form BLDfnd7(12/01/2007)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.